

IN RE:

RONALD N. CAMERON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21423

Chapter 13

Document No.: 79

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 22nd day of November, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
11/22/24 8:38 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmr

In re:
Ronald N. Cameron
Debtor

Case No. 19-21423-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 22, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Ronald N. Cameron, 30 Riter Lane, Burgettstown, PA 15021-2236
15028554	+ Bryan Jon Polas, Esq., 501 Corporate Drive, Suite 2015, Canonsburg, PA 15317-8584
15028563	+ Magisterial District Judge 27-3-07, Honorable Gary H. Havelka, Suite 3, 2038 Smith Township State Road, Burgettstown, PA 15021-9701
15028565	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15051819	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2024 00:09:34	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2024 00:10:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15028556	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 23 2024 00:10:18	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15028555	Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 23 2024 00:21:23	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15032147	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2024 00:10:13	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15028557	Email/Text: mrdiscen@discover.com	Nov 23 2024 00:55:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
15032431	Email/Text: mrdiscen@discover.com	Nov 23 2024 00:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15028558	+ Email/Text: mrdiscen@discover.com	Nov 23 2024 00:55:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15028559	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 23 2024 00:55:00	EnerBank USA, 1245 E. Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
15028560	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 23 2024 00:55:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
15065866	Email/Text: BNCnotices@dcmsservices.com	Nov 23 2024 00:55:00	Greenbrier Emergency Services, Inc, PO Box 1123, Minneapolis, MN 55440-1123
15028561	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	Huntington Natl Bank, 7 Easton Oval, Columbus, OH 43219-6060
15028562	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996

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15226985	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2024 00:56:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15336149	^ MEBN	Nov 22 2024 23:49:11	MEDALLION BANK, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
15045515	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Nov 23 2024 00:55:00	Medallion Bank, c/o Systems & Services, Technologies, Inc., PO Box 9013, Addison, Texas 75001-9013
15028564	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	PA Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15028923	^ MEBN	Nov 22 2024 23:48:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15028567	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:09:49	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15028566	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 23 2024 00:10:16	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15028568	+ Email/Text: bankruptcyssst@alorica.com	Nov 23 2024 00:54:00	Systems & Services Technologies, Inc., 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15028569	+ Email/Text: bankruptcyssst@alorica.com	Nov 23 2024 00:54:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15049106	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr		The Huntington National Bank
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court.; Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Christopher M. Frye	on behalf of Debtor Ronald N. Cameron chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Ronald N. Cameron julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank ecfmil@mwc-law.com mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10